

What is claimed is:

1 1. A method for providing a benefit to a customer, comprising:
2 receiving an identification of a customer involved in a transaction with a
3 third party;
4 identifying a preventative treatment for the customer; and
5 offering a benefit to the customer for the transaction if the customer adopts
6 the preventative treatment.

1 2. The method of claim 1, wherein the receiving further comprises receiving
2 the identification from at least one of: the customer, a merchant, a web site operator, an
3 acquaintance of the customer, a family member related to the customer, a doctor, a
4 pharmacist, an insurance provider, and a government agency.

1 3. The method of claim 1, wherein the identification comprises at least one of:
2 a unique identifier associated with the customer and a name of the customer.

1 4. The method of claim 1, wherein said customer is involved in a transaction
2 comprising at least one of: a purchase of a product, a purchase of a service, an insurance
3 premium, and an online purchase.

1 5. The method of claim 1, wherein the customer has profile information
2 comprising at least one of:
3 an age of the customer, a gender of the customer, a geographic location
4 corresponding to a residence of the customer, a medical history of the customer, a medical
5 history of the customer's family, an occupation of the customer, a previous preventative
6 treatment adopted by the customer, and at least one preventative treatment not adopted by
7 the customer.

1 6. The method of claim 1, wherein the preventative treatment further
2 comprises at least one of:
3 a preventative health treatment, a preventative automobile repair, and a
4 preventative home maintenance repair.

1 7. The method of claim 6, wherein the preventative health treatment comprises
2 at least one of:
3 a blood test, a cancer screening, a blood pressure screening, a teeth-cleaning
4 treatment, a mammogram, a pap smear, a sigmoidoscopy, a colonoscopy, an immunization,
5 a psychiatric examination, a psychological examination, a dental examination and a
6 physical examination.

1 8. The method of claim 1, wherein said determining a preventative treatment
2 further comprises:
3 determining the preventative treatment based on a list of preventative
4 treatments not undertaken by the customer.

1 9. The method of claim 1, wherein said determining a preventative treatment
2 further comprises:
3 determining the preventative treatment based on a list of preventative
4 treatments not undertaken by the customer within a predetermined time.

1 10. The method of claim 1, wherein said determining a preventative treatment
2 further comprises:
3 determining a plurality of preventative treatments, wherein the customer
4 may adopt at least one of said plurality of preventative treatments.

1 11. The method of claim 1, wherein said determining a preventative treatment
2 further comprises determining a plurality of preventative treatments, the method further
3 comprising:

4 comparing a cost associated with each of said plurality of preventative
5 treatments; and
6 selecting at least one of said plurality of preventative treatments based on
7 said
8 comparing.

1 12. The method of claim 11, wherein said selecting further comprises:
2 selecting a preventative treatment having a lowest cost.

1 13. The method of claim 1, wherein the preventative treatment corresponds to
2 at least one condition.

1 14. The method of claim 13, further comprising:
2 determining a future cost for the at least one condition, wherein the future
3 cost is determined based on a probability of the customer contracting the condition.

1 15. The method of claim 13, further comprising:
2 determining a future cost for the at least one condition, wherein the future
3 cost is determined based on a probability of the customer contracting the condition within
4 a predetermined time.

1 16. The method of claim 13, further comprising:
2 determining a future cost, wherein the future cost is determined based on
3 total cost for treating the condition.

1 17. The method of claim 1, wherein said adopting comprises an agreement by
2 the customer to undertake the preventative treatment.

1 18. The method of claim 1, further comprising:

2 receiving a confirmation from a third party that the preventative treatment
3 has been adopted by the customer.

1 19. The method of claim 18, further comprising:
2 updating profile information for the customer based on the confirmation.

1 20. The method of claim 1, wherein the benefit is provided by an insurer of the
2 customer.

1 21. The method of claim 20, wherein the benefit is determined based on a
2 probability that the customer will remain insured by the insurer for a predetermined time.

1 22. The method of claim 1, further comprising:
2 receiving a security for the benefit from the customer.

1 23. The method of claim 22, wherein the security comprises an authorization to
2 charge a financial account in the amount of the benefit.

1 24. The method of claim 22, wherein the financial account comprises at least
2 one of: a checking account, a savings account, a credit card account, and an alternative
3 currency account.

1 25. The method of claim 22, wherein the security is used to reimburse the
2 payment of the benefit when a predetermined condition is not met.

1 26. The method of claim 25, wherein the predetermined condition comprises a
2 determination that the preventative treatment was adopted.

1 27. The method of claim 25, wherein the predetermined condition comprises a
2 determination that the preventative treatment was adopted within a predetermined time.

1 28. The method of claim 25, wherein the predetermined condition comprises a
2 requirement that the customer remain insured by an insurer for a predetermined time.

1 29. The method of claim 25, wherein the predetermined condition comprises a
2 requirement that the customer selects an insurance provider.

1 30. The method of claim 1, further comprising:
2 assigning a treatment provider for the selected preventative treatment.

1 31. The method of claim 1, wherein the benefit comprises at least one of: a
2 currency amount, an alternate currency amount, a percentage discount on a purchase, and a
3 reduced insurance premium.

1 32. The method of claim 1, wherein the benefit is provided to the customer.

1 33. The method of claim 1, wherein the benefit is provided to the customer after
2 receipt of a confirmation that the preventative treatment has been adopted.

1 34. The method of claim 1, wherein the benefit is provided to a third party
2 involved in a transaction with the customer.

1 35. The method of claim 1, further comprising:
2 determining the benefit based on an expected future cost.

1 36. The method of claim 1, further comprising:
2 determining a present value of a future cost associated with the preventative
3 treatment; and
4 determining the benefit based on the present value.

1 37. The method of claim 1, wherein the benefit is provided in at least one
2 installment payment.

1 38. The method of claim 1, wherein the benefit is provided to one of: a party
2 referring the customer and a party identified by the customer.

1 39. The method of claim 1, wherein the benefit is provided by at least one of:
2 an insurer, a group of insurers, a physician, an employer, a family member of the customer,
3 a government agency, a drug manufacturer, a medical equipment manufacturer, an
4 automobile repair center and a maintenance provider.

1 40. The method of claim 1, further comprising:
2 receiving a medical statistic of the customer with the identification.

1 41. The method of claim 1, wherein the identification does not include a name
2 of the customer.

1 42. The method of claim 1, wherein the preventative treatment comprises an
2 agreement to avoid the undertaking of a hazardous activity.

1 43. The method of claim 1, wherein the preventative treatment comprises an
2 educational assignment regarding a condition.

1 44. The method of claim 43, wherein the educational assignment comprises at
2 least one of: attendance of an educational seminar and reading educational literature.

1 45. The method of claim 1, wherein said determining a preventative treatment
2 further comprises determining a preventative treatment based on profile information
3 corresponding to the customer.

1 46. An apparatus for providing a benefit to a customer, comprising:
2 means for accepting an identification of a customer involved in a
3 transaction;
4 means for specifying a preventative treatment to the customer; and
5 means for presenting an offer of a benefit to the customer for the transaction
6 if the customer
7 adopts the preventative treatment.

1 47. An apparatus for providing a benefit to a customer, comprising:
2 a processor; and
3 a memory in operative communication with the processor, the memory
4 including a plurality of processing instructions for directing the processor to:
5 receive an identification of a customer involved in a transaction;
6 identify a preventative treatment for the customer; and
7 offer a benefit to the customer for the transaction if the customer
8 adopts
9 the preventative treatment.

1 48. A computer-readable medium encoded with processing instructions for
2 implementing a method, performed by a computer, for providing a benefit to a customer,
3 the method comprising:
4 receiving an identification of a customer involved in a transaction;
5 identifying a preventative treatment for the customer; and
6 offering a benefit to the customer for the transaction if the customer adopts
7 the
8 preventative treatment.

1 49. A method for providing a benefit, comprising:
2 receiving a first identification of a transaction involving a customer;

3 transmitting a second identification of a preventative treatment to be
4 adopted by the customer;
5 receiving an indication that the preventative treatment has been adopted by
6 the
7 customer; and
8 providing a benefit for the transaction.

1 50. The method of claim 49, wherein the receiving further comprises receiving
2 the identification from at least one of: the customer, a merchant, a web site operator, an
3 acquaintance of the customer, a family member related to the customer, a doctor, a
4 pharmacist, an insurance provider, and a government agency.

1 51. The method of claim 49, wherein the identification comprises at least one
2 of: a unique identifier associated with the customer and a name of the customer.

1 52. The method of claim 49, wherein said transaction comprises at least one of:
2 a purchase of a product, a purchase of a service, an insurance premium, and an online
3 purchase.

1 53. The method of claim 49, wherein the profile information comprises at least
2 one of:

3 an age of the customer, a gender of the customer, a geographic location
4 corresponding to a residence of the customer, a medical history of the customer, a medical
5 history of the customer's family, an occupation of the customer, a previous preventative
6 treatment adopted by the customer, and at least one preventative treatment not adopted by
7 the customer.

1 54. The method of claim 49, wherein the preventative treatment further
2 comprises at least one of:

3 a preventative health treatment, a preventative automobile repair, and a
4 preventative home maintenance repair.

1 55. The method of claim 54, wherein the preventative health treatment
2 comprises at least one of:
3 a blood pressure screening, a teeth-cleaning treatment, a mammogram, a
4 pap smear, a sigmoidoscopy, a colonoscopy, an immunization, a psychiatric examination, a
5 psychological examination, a dental examination and a physical examination.

1 56. The method of claim 49, wherein said determining a preventative treatment
2 further comprises:
3 determining the preventative treatment based on a list of preventative
4 treatments not undertaken by the customer.

1 57. The method of claim 49, wherein said determining a preventative treatment
2 further comprises:
3 determining the preventative treatment based on a list of preventative
4 treatments not undertaken by the customer within a predetermined time.

1 58. The method of claim 49, wherein said determining a preventative treatment
2 further comprises:
3 determining a plurality of preventative treatments, wherein the customer
4 may adopt at least one of said plurality of preventative treatments.

1 59. The method of claim 49, wherein said determining a preventative treatment
2 further comprises determining a plurality of preventative treatments, the method further
3 comprising:
4 comparing a future cost associated with each of said plurality of
5 preventative treatments; and

6 selecting at least one of said plurality of preventative treatments based on
7 said
8 comparing.

1 60. The method of claim 59, wherein said selecting further comprises:
2 selecting a preventative treatment having at least one of: a lowest cost and a
3 highest savings.

1 61. The method of claim 59, wherein the preventative treatment corresponds to
2 at least one condition.

1 62. The method of claim 61, wherein the future cost is determined based on a
2 probability of the customer contracting the condition.

1 63. The method of claim 61, wherein the future cost is determined based on a
2 probability of the customer contracting the condition within a predetermined time.

1 64. The method of claim 61, wherein the future cost is determined based on a
2 total cost for treating the condition.

1 65. The method of claim 49, wherein said adopting comprises an agreement by
2 the customer to undertake the preventative treatment.

1 66. The method of claim 49, further comprising:
2 receiving a confirmation from a third party that the preventative treatment
3 has been adopted by the customer.

1 67. The method of claim 66, further comprising:
2 updating profile information corresponding to the customer based on the
3 confirmation.

1 68. The method of claim 49, wherein the benefit is provided by an insurer of the
2 customer.

1 69. The method of claim 68, further comprising:
2 determining a future cost based on a probability that the customer will
3 remain
4 insured by the insurer for a predetermined time; and
5 selecting a preventative treatment based on the future cost.

1 70. The method of claim 49, further comprising:
2 receiving a security for the benefit from the customer.

1 71. The method of claim 70, wherein the security comprises an authorization to
2 charge a financial account in the amount of the benefit.

1 72. The method of claim 71, wherein the financial account comprises at least
2 one of: a checking account, a savings account, a credit card account, and an alternative
3 currency account.

1 73. The method of claim 70, wherein the security is used to reimburse the
2 payment of the benefit when a predetermined condition is not met.

1 74. The method of claim 73, wherein the predetermined condition comprises a
2 determination that the preventative treatment was adopted.

1 75. The method of claim 73, wherein the predetermined condition comprises a
2 determination that the preventative treatment was adopted within a predetermined time.

1 76. The method of claim 73, wherein the predetermined condition comprises a
2 requirement that the customer remain insured by an insurer for a predetermined time.

1 77. The method of claim 73, wherein the predetermined condition comprises a
2 requirement that the customer selects an insurance provider.

1 78. The method of claim 49, further comprising:
2 assigning a treatment provider for the selected preventative treatment.

1 79. The method of claim 49, wherein the benefit comprises at least one of: a
2 currency amount, an alternate currency amount, a percentage discount on a purchase, and a
3 reduced insurance premium.

1 80. The method of claim 49, wherein the benefit is provided to the customer.

1 81. The method of claim 49, wherein the benefit is provided to the customer
2 after receipt of a confirmation that the preventative treatment has been adopted.

1 82. The method of claim 49, wherein the benefit is provided to a third party
2 involved in the transaction.

1 83. The method of claim 49, further comprising:
2 determining the benefit based on an expected future cost.

1 84. The method of claim 49, further comprising:
2 determining an expected present value of a future cost; and
3 determining the benefit based on the present value.

1 85. The method of claim 49, wherein the benefit is provided in at least one
2 installment payment.

1 86. The method of claim 49, wherein the benefit is provided to at least one of: a
2 party referring the customer, and a party identified by the customer.

1 87. The method of claim 49, wherein the benefit is provided by at least one of:
2 an insurer, a group of insurers, a physician, an employer, a family member of the customer,
3 a government agency, a drug manufacturer, a medical equipment manufacturer, an
4 automobile repair center and a maintenance provider.

1 88. The method of claim 49, further comprising:
2 receiving a medical statistic of the customer with the identification.

1 89. The method of claim 49, wherein the identification does not include a name
2 of the customer.

1 90. The method of claim 49, wherein the preventative treatment comprises an
2 agreement to avoid the undertaking of a hazardous activity.

1 91. The method of claim 49, wherein the preventative treatment comprises an
2 educational assignment regarding a condition.

1 92. The method of claim 91, wherein the educational assignment comprises at
2 least one of: attendance of an educational seminar and reading educational literature.

1 93. The method of claim 49, wherein said determining a preventative treatment
2 further comprises determining a preventative treatment based on profile information
3 corresponding to the customer.

1 94. A computer readable medium encoded with processing instructions for
2 implementing a method for providing a benefit, the method comprising:

3 receiving a first identification of a transaction involving a customer;
4 transmitting a second identification of a preventative treatment to the
5 customer;
6 receiving an indication that the preventative treatment has been adopted by
7 the
8 customer; and
9 providing a benefit for the transaction.

1 95. An apparatus for providing a benefit, comprising:
2 means for receiving a first identification of a transaction involving a
3 customer;
4 means for transmitting a second identification of a preventative treatment to
5 the customer;
6 means for receiving an indication that the preventative treatment has been
7 adopted
8 by the customer; and
9 means for providing a benefit for the transaction.

1 96. An apparatus for providing a benefit, comprising:
2 a processor; and
3 a memory in operative communication with the processor, the memory for
4 storing a plurality of processing instructions directing the processor to:
5 receive a first identification of a transaction involving a customer;
6 transmit a second identification of a preventative treatment to the
7 customer;
8 receive an indication that the preventative treatment has been
9 adopted by
10 the customer; and
11 provide a benefit for the transaction.

1 97. A method for providing a benefit, comprising:
2 receiving a first identification of a transaction between a customer and a
3 third party;
4 determining a preventative treatment and a benefit;
5 transmitting a second identification of the preventative treatment and a third
6 identification of the benefit to the customer;
7 receiving an indication that the preventative treatment has been adopted by
8 the
9 customer; and
10 providing the benefit in response to said indication.

1 98. The method of claim 97, wherein a value for the benefit is determined from
2 an expected future cost corresponding to the preventative treatment.

1 99. A method for providing a benefit for a transaction, comprising:
2 receiving a first identification of a transaction request from a merchant, the
3 transaction request including a second identification of a customer having profile
4 information;
5 determining a preventative treatment based on the profile information and a
6 future savings corresponding to the preventative treatment;
7 transmitting a third identification of the preventative treatment to the
8 customer;
9 receiving an indication that the preventative treatment has been adopted by
10 the customer; and
11 providing a currency value to the merchant for the transaction request.

1 100. A method for providing a subsidy toward a transaction to a referrer,
2 comprising:
3 receiving a first identification of a third party from a referrer, the third party
4 having profile information;

5 receiving a second identification of a transaction request between the
6 referrer and
7 a merchant;
8 determining a preventative treatment for the third party based on the
9 profile information;
10 determining a benefit corresponding to the transaction request based on a
11 future
12 savings corresponding to the preventative treatment; and
13 if the third party agrees to the preventative treatment, providing the benefit
14 for the transaction request to one of the referrer and the merchant.

1 101. The method of claim 100, wherein the referrer is one of: an acquaintance of
2 the third party, a family member of the third party, and an employer of the third party.

1 102. A method for providing a benefit based on a performance of a preventative
2 treatment, comprising:

3 receiving a transaction request from a customer having profile information;
4 determining a preventative treatment based on the profile information;
5 determining an expected future cost corresponding to the preventative
6 treatment;

7 determining a benefit based on the expected future cost;
8 transmitting, to a treatment provider, an identification of the customer and
9 the preventative treatment to be performed;

10 receiving a confirmation of the performance of the preventative treatment
11 for the customer; and
12 providing the benefit.

1 103. A method for receiving a benefit, comprising:

2 initiating a transaction with a third party;

3 identifying an insurer to the third party;

receiving an identification of a preventative treatment from the insurer;
adopting the preventative treatment; and
receiving a benefit based on said adopting.

104. A method for receiving a benefit, comprising:
identifying a transaction to an insurer;
receiving a first identification of a preventative treatment and a second
identification of an available benefit from the insurer; and
if the preventative treatment is adopted, receiving the benefit.

105. A method for completing a transaction in conjunction with a subsidy,
comprising:
receiving a transaction request from a customer;
receiving an identification of an insurer corresponding to the customer;
transmitting information corresponding to the transaction request and the
customer to the insurer; and
receiving a benefit from the insurer for the transaction request.

106. A method for receiving a benefit, comprising:
initiating a transaction with a merchant;
identifying a third party to a benefit provider; and
if the third party agrees to a prescribed preventative treatment, receiving a
benefit corresponding to the transaction.

107. A method for confirming receipt of a preventative treatment, comprising:
receiving an identification of a customer and a preventative treatment to be
performed, wherein the customer will receive a subsidy toward a transaction based on the
preventative treatment; and
transmitting a confirmation of the performance of the preventative treatment
for the customer to the insurer.

1 108. A method for providing a benefit to a customer, comprising:
2 receiving an identification of a customer involved in a transaction;
3 determining a preventative treatment based on at least one of an expected
4 future cost of treatment and profile information corresponding to the customer;
5 identifying the preventative treatment to the customer; and
6 offering a benefit to the customer for the transaction in exchange for the
7 customer adopting the preventative treatment.

1 109. A method for providing a benefit to a customer, comprising:
2 receiving an identification of a customer;
3 determining a preventative treatment based on a future cost corresponding
4 to the preventative treatment;
5 identifying the preventative treatment to the customer; and
6 offering a benefit to the customer in exchange for the customer adopting the
7 preventative treatment.

1 110. A method for providing a benefit to a customer, comprising:
2 receiving an identification of a customer having profile information;
3 determining a preventative treatment based on the profile information;
4 identifying the preventative treatment to the customer; and
5 offering a benefit to the customer in exchange for the customer adopting the
6 preventative treatment.